

2. There is still due and owing under said Deed of Trust, the principal sum of Sixty-One Thousand Four Hundred Ninety-Eight and 52/100 Dollars (\$61,498.52), with interest and other delinquencies as of the date of sale in the total amount of Sixty-Six Thousand Six Hundred Sixty-Nine and 93/100 Dollars (\$66,669.93) all of which will more fully appear by reference to the Statement of Indebtedness heretofore filed.

3. There contained in said Deed of Trust a provision that if default is made by the said Bernard D. Ridgway, Jr., and Amy L. Ridgway, his wife, in the payment of any installment thereof, then the same shall mature and become payable, and it shall then be lawful for the aforesaid Substituted Trustee to sell the said real estate to satisfy and pay said debt, interest, and all costs incident to said sale. Default having been made in the payment of the principal and interest of said debt, your Petitioner, as Substituted Trustee, became duly authorized to execute the power of sale contained in said Deed of Trust by reason of said default.

4. Having first advertised the said real property at least once a week for three (3) successive weeks prior to the date of sale, in the Frederick News Post, a newspaper published in Frederick County, Maryland, setting forth the time,